

T H E
Rates and Conditions
O F T H E
PHOENIX ASSURANCE

Lombard-Street and C

L O N D

AMERICA.

T H E

210

Conditions of Insurance

F T H E

SURANCE-OFFICE,

et and Charing-Cross,

N D O N.

LONDON,
August 26, 1785.



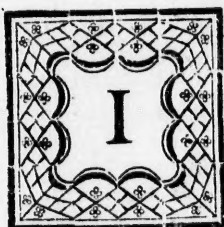
P R O P O

FROM T

Phoenix Assurance

OF L O N

For Insuring Houses, Buildings, Stores, &c.
FROM LOSS AND DAM



INSURANCE from Loss and Damage by FIRE has been the Happiness of Families, and has given additional distinguished Approbation with which the Public have improved System of this Office, occasioned frequent principal Cities and Towns in *Europe* and *North-America* extend its Plan to the WESTERN CONTINENT, it is hoped will be found moderate and reasonable. Fabricks in the Towns of *North-America*, and the almost general Use cannot at present propose a Table of Rates framed upon a lower Scale. Buildings, the further Introduction of Fire-Engines, the Excellency of Fairness of Sufferers by Fire, in stating the Losses when Accidents not far distant, to furnish the Comforts of Insurance to the Inhabitants. The Readiness with which this Office pays the Claims of Sufferers, that it is not necessary to offer more on the Subject, than to refer to this City with whom they correspond.

* * Several Churches, Colleges, Hospitals, Public Halls, and other Public Buildings are now insured in this Office.

† † Nothing will tend to moderate the Rate of Premiums in every Insured Property, as in what Buildings it is deposited, of which, if possible, a Plan is made on each Building, or the Goods therein, and how such Buildings are called



CANADA,
NOVA-SCOTIA,
AND
UNITED STATES
OF
AMERICA.

PROPOSALS

FROM THE

Insurance Company

LONDON,

for Insuring Houses, Stores, Goods, Wares, & Merchandize,

AND DAMAGE BY FIRE.

Damage by FIRE hath been found a Measure of great Importance to and has given additional Security to Commercial Transactions.—The with which the Public throughout GREAT-BRITAIN received the Office, occasioned frequent Application for Insurance of Property in the *Europe and North-America*; and the Company having determined to moderate and reasonable.—On Account of the numerous Timber the almost general Use of Shingles in covering the Roofs, the Company named upon a lower Scale: But it is hoped that the Increase of Brick Engines, the Excellence of the Police, and, above all, the Honor and Losses when Accidents arise, will enable this Office at some Period, Insurance to the Inhabitants of *North-America* at a still lower Rate. The Claims of Sufferers, and the Solidity of its Funds, are so well known Subject, than to refer those who desire Information, to the Merchants

the Halls, and other Public and Private Buildings in the principal Cities of *Europe*,

Premiums in every Insurance so much, as a full and ample Specification of the which, if possible, a Plan should be sent, and Particulars how much is to be insured such Buildings are called and situated.

OF THE RATES

Of ANNUAL PREMIUMS to be paid for ASSURANCE

	No. I.	No. II.
	Upon Common Insurances or Hazards of the First Class, viz. <i>Brick or Stone Houses, with Roofs of Tiles, Slate, Stone, Iron, Lead, or Copper. Furniture or Merchandize not hazardous, contained in such Buildings.</i>	Hazards of the Second Class <i>Houses of which the Walls are Part Timber, or Plastered Houses, being Slate, Iron, Tiles, Lead, or Copper. Furniture or Merchandize not hazardous in such Buildings. Hazardous Goods in Brick or Stone Buildings.</i>
For Sums not exceeding	English Pounds Sterling.	English Pounds Sterling.
	1000 in one Risk 10s. 6d. per Cent. per Ann.	1000 — 15s. per Cent. per Ann.
	2000 ditto — 15s. — per Cent. per Ann.	2000 — 21s. per Cent. per Ann.
	3000 ditto — 21s. — per Cent. per Ann.	3000 — 25s. per Cent. per Ann.
		<i>Ships in Harbour and Ships Building in this Class; also, Carpenters, Coopers, Bakers, Ship-Chandlers, and Builders.</i>

CONDITIONS

I. PERSONS desirous to be insured by this Company, are requested to send their Orders to their Agent or Correspondent in London.

II. The Correspondent or Agent of every Person desiring to be insured, is to deliver into the Office the Christian and Surname of such Person or Persons; their usual Place of Abode; also, the Rank, Title, Profession, Employment, or other Addition.

III. The Property to be insured must be described as well as the Case will admit; if Buildings, of what Materials, the Walls and Roof? Dimension,—how called,—and in what Situation with respect to other Buildings,—Breadth of Street, &c. what Sum is to be covered on each? As for Example, How much on the Mansion? and what further Sum on the Coach-House and Stables?

When Household Goods are intended to be insured, it is usual to specify thus,

On Household Furniture and Linen	—	—	—
On Wearing-Apparel	—	—	—
On Plate	—	—	—
On China and Glass	—	—	—
On Printed Books	—	—	—
On Liquors in Casks or Bottles	—	—	—

Total

When Goods in Trade are to be insured, it will be proper to set forth of what Kinds the same consist; as whether, Woollen, Linen, Grocery, Perfumes, Ironmongers Wares? And if the same are deposited in more than one Building, then what Sum is to be insured on the Goods in each Building; Also, how such Buildings are constructed and situated?

IV. The Premium must be paid in Ready Money at the Time the Order is given, and the Insurance commences the Instant it is paid, and will continue in Force for

*** The Policies issued by this Company will be under the Hand

†† Attendance is daily given at the Company's Offices in Lombard Street



Gems, Antiques, &c. insured by Special Assurance.

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to be paid for ASSURANCE against FIRE.

No. II.

Hazards of the Second Class, viz.

Houses of which the Walls are Part Brick and Part Timber, or Plastered Houses, being covered with Slate, Iron, Tiles, Lead, or Copper.

Furniture or Merchandise not hazardous, contained in such Buildings.

Hazardous Goods in Brick or Stone Buildings.
English Pounds Sterling.

1000— 15s. per Cent. per Annum.

2000— 21s. per Cent. per Annum.

3000— 25s. per Cent. per Annum.

Ships in Harbour and Ships Building are rated in this Class; also, Carpenters, Coopers, Innholders, Bakers, Ship-Chandlers, and Boat-Builders.

No. III.

Hazards of the Third Class, viz.

Timber Buildings covered with Boards or Thatch; also,

Goods therein, and Hazardous Goods, as Pitch, Tar, Turpentine, Wax, Hemp, Oil, Tallow, Spirituous Liquors, Hay, Straw, and Unbressed Corn, in what Buildings soever contained.

English Pounds Sterling.

1000— 21s. — per Cent. per Annum.

2000— 25s. — per Cent. per Annum.

3000— 31s. 6d. per Cent. per Annum.

Mills and Machinery are rated in this Class; also, Porcelain, Glass, and Pottery Wares, in Trade.

of INSURANCE.

long as the Payments shall be made at the Office, at every Revolution of the Term specified in the Policy, or within Fifteen Days after.

V. If any other Insurance be existing on the same Property, Notice thereof must be given with the Order, otherwise the Policy will be void.

VI. Goods held in Trust, or on Commission, must be declared to be so held, otherwise the Policy will not cover such Property.

VII. This Company will not be accountable for the Amount of any Loss or Damage caused by any Foreign Invasion, or by any military or usurped Force, nor for the Damage done by any Fire occasioned by Earthquakes or Hurricanes.

VIII. Bills of Exchange, Bonds, Securities, Title-Deeds, Ready Money, are not included under any Insurance.——Medals, Jewels,

Gems, Antique Curiosities, Mirrors, and Paintings, above £10 each, may be insured by Special Agreement.

IX. No Insurance made for a less Term than One Year.

X. Persons choosing to insure for Seven Years, shall be allowed One Year's Premium by Way of Discount; also, a reasonable Discount upon Triennial Insurances.

XI. When any Loss by Fire is sustained on Property insured by this Company, the Sufferer is desired to certify the same as soon as possible, sending to the Office in Lombard-Street, London, such Particulars as the Nature of the Case will admit, together with the Testimony of such Neighbours or Servants as were present at the Time of the Accident, and of such Persons as were qualified to judge of the Value of the Goods destroyed or damaged;—these Documents (their Validity first ascertained under the Seal of a Notary or Magistrate) being presented to the Office on Behalf of the Sufferer, by any Person duly authorized, the Amount of the Loss (not exceeding the Sum insured) shall be immediately paid without any Deduction of Discount, Fees, Stamps, or other Charge of any Kind whatever.

XII. All Expences attending the Removal of Good, during a Time of Danger will be readily paid by this Company.

Company will be under the Hands and Seals of Three of the Directors.

's Offices in Lombard-Street, London, and at Charing-Cross, Westminster.

